City of Brillion

HOUSING NEEDS ASSESSMENT 2003

ABSTRACT

Title:
City of Brillion Housing Needs Assessment

Contact:
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Evaluation of housing needs within the City of Brillion

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City of Brillion Comprehensive Plan, with information provided by OMNNI Associates, Appleton, WI
Calumet County Department of Human Services
Brillion Utility Commission
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US Census Bureau
East Central Wisconsin Regional Planning Commission
Best Advantage Credit Union – Brillion, WI
FISC/Consumer Credit Counseling Service-Menasha, WI

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A Good Place to Live, Work, Learn and Play

This report inventories housing characteristics and trends for the City of Brillion and evaluates needs and opportunities for future residential development. It is only meant as a research supplement and should not be the primary basis for any investment ventures.

CONTENTS

Definitions **4**

Background **5**

Introduction
Community Vision for Future Housing Provisions 5
Goals and Objectives 5
Issues and Concerns 6

City of Brillion Demographic Profile
Population 7
General Household Trends 8

City of Brillion Economic Profile
Labor Force 9
Commuting Patterns 9
Major County Employers 10
Education Attainment 10
Household Income 11

Current Housing Position
Existing Housing Supply 11
Housing Stock Inventory 11
Age and Quality of Existing Housing Stock 12
Occupancy, Tenure and Vacancy 13
Housing Stock Value 13
Recent Residential Development Trends 14

Housing Affordability
City of Brillion Homeownership Costs 14
Contract Rents 15
Housing Affordability Analysis 15

Recommendations
Suggested Future Residential Development Areas 17
Housing Options 17
Planned Future Housing Development Locales 19

Appendix **21**

Tables:
Table 1 – Population Trends
Table 2 – Population Breakdown by Age Comparisons
Table 3 – Persons per Household 1990-2000
Table 4 – Calumet Civilian Labor Force Data 1995-2000
Table 5 – Travel Time to Work 2000
Table 6 – Household Income 1999

Table 7 – Housing Units by Structural Type 2000
Table 8 – Age of Housing Stock
Table 9 – Vacancy Rate 2000
Table 10 – Median Home Values 1990-2000
Table 11 – Selected Monthly Owner Costs as a Percentage of Household Income 1999
Table 12 – Homeownership Costs and Monthly Income Requirements
Table 13 – Monthly Rent Costs and Income Requirements

Figures

Figure 1 – Population Trends 1960-2000
Figure 2 – Calumet County Commuting Patterns
Figure 3 – Education Attainment 2000
Figure 4 – Housing Units by Structural Type 2000
Figure 5 – Duration of Occupancy, 2000
Figure 6 – Monthly Rental Costs 2000
Figure 7 – Number of Households Capable of Affording Housing Compared to the Number of Housing Units

DEFINITIONS

Contract Rent: Market rents for housing provide an indication of the availability of an adequate supply of rental housing for different income groups.

Household: a group of people living together in a single dwelling unit. This could include a family, a single person, or a group of unrelated individuals sharing a house or an apartment but excluding those persons living in group quarters.

Civilian Labor Force: The sum of employed and unemployed persons who are 16 years of age and older, not including military personnel.

Participation Rate: describes the relationship between the labor force and population.

Per Capita Income: the total income divided by the number of residents in an area

Tenure: Refers to whether the housing unit is owner-occupied or renter-occupied.

Baby Boomers: The generation following the "Silent Generation." Baby Boomers were born between 1946 and 1964, and currently range in age from 39 to 57.

Generation X: The generation following the Baby Boomers. Xers were born between 1965 and 1980, now range in age from 23-38, and are usually judged by characteristics assigned to them by the media.

Generation Y: Also known as "Millennials," "Generation Next," the "Echo Boom," or the "Digital Generation", these individuals were born (depending on the source) between 1977 - 1994, and currently range in age from 9 to 26.

Other Generations: The "Greatest" Generation (born before 1933) and the "Silent Generation" (1925-1942).

BACKGROUND

October 27, 1993 – In response to the perceived lack of housing opportunities, the City of Brillion requested assistance from the East Central Wisconsin Regional Planning Commission (ECWRPC) to assess housing needs and development opportunities within the community.

2003 – The City of Brillion updated the Housing Needs Assessment due to the number of inquiries from potential residential developers. The information, already updated and available in several documents, was compiled into one document for easy access to assist developers in their investment decisions.

INTRODUCTION

Traditionally, most small cities have a high percentage of single-family homes, with few other housing types available. As new residents move in and the population ages, other types of housing must be considered to meet all resident needs. This is particularly true in Brillion where a large proportion of the population has been long-time residents who wish to remain in the area during their retirement years. Fortunately, the City does have some additional housing choices available (i.e. apartments, senior housing), beyond what is typically found in communities of its size.

Community Vision for Future Housing Provisions

Through 2020, the City of Brillion will contain a wide variety of housing types to meet the lifestyle, demographic and economic needs and desires of its residents.
(City of Brillion 20 year Comprehensive Plan)

Goals and Objectives

As identified in "2020 and Beyond", the City of Brillion 20 Year Comprehensive Plan

Goals:

1. Increase the supply of affordable to moderate income households for employees of local businesses.

2. Increase the supply of alternative housing opportunities to serve residents of all ages, including independent and assisted living facilities for elderly residents.

Objectives:

1. Apply to the State for Community Development Block Grant funds to establish a home repair loan program. Check with regional planning agencies to determine if an existing rehabilitation program exists.

2. Encourage housing that is easily adaptable for seniors and disabled residents.

3. Monitor affordable housing needs for households with incomes between 60% and 80% of the local median household income. If warranted, seek sponsors and funds to support development of affordable housing.

Issues and Concerns

The primary issue identified by Comprehensive Plan Committee members (2000) is the need to provide affordable housing choices (valued between $80,000 and $100,000) in the Brillion Community. New single family residential construction in the City has been concentrated mainly in the southern portions in the City, and those homes generally exceed $150,000 in value. The City would like to provide additional affordable, high quality single family housing choices that appeal to the Gen X and Y population that may soon start families of their own.

Also revealed in community survey results, residents lack a consensus about where housing should be located in the Brillion Community (scattered or in subdivisions). Residents were also split about recommended lot sizes for new housing– small lots (1/2 acre) or large lots (more than ½ acres). This may indicate that residents desire diversity in their housing choices.

If the City of Brillion wishes to provide housing options in the $80,000 to $100,000 range, Brillion needs to allow lots which are ¼ acre or smaller, to attract the Generation Xers, Yers, and elderly or disabled persons. Providing such a density bonus to developers may also give developers the incentive to develop more moderately priced housing.

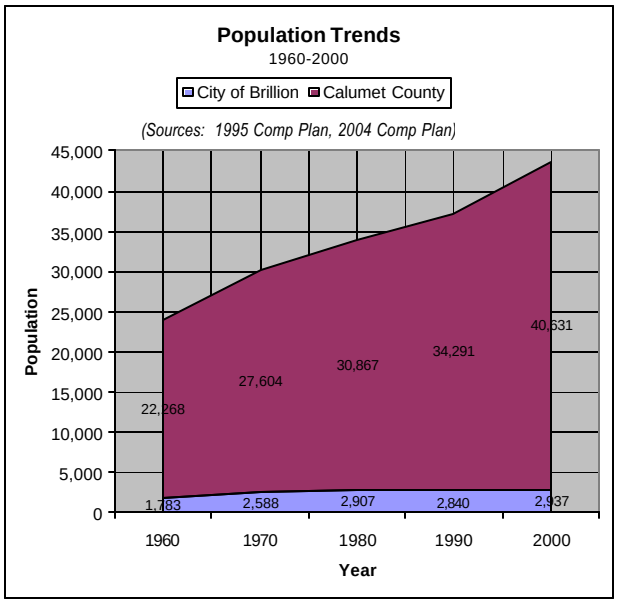
Most seniors and disabled persons who reside in the Brillion Community must be able to live independently, move into one of the City facilities, or move elsewhere. When asked about the adequacy of existing housing choices, many people in the community survey identified elderly and disabled housing choices as somewhat limited in the City. The nearest nursing homes are located in Chilton and Kaukauna; both communities are approximately 20 miles from Brillion.

There are two local facilities serving disabled residents of the Brillion Community: Roads to Freedom Group Home and the New Hope Center.

Population

Population Trends

Figure 1



The City of Brillion has experienced variable population growth over the past fifty years, more than doubling since 1950. Brillion experienced tremendous growth in 1960 to 1970, however, during the 70s, growth although evident, progressed at a slower rate. By the end of the 1980s Brillion saw its population decline by 2 percent. Although the population did grow throughout the 1990s, the increase was fairly insignificant coming into the 21st century.

Figure 1 compares population trends of the City of Brillion to that of Calumet County. Calumet County showed a dramatic 18.5% increase in the 1990s, mostly attributed to the Town of Harrison, which has seen astounding residential and economic development rates over the past decade. The graph further indicates that the City of Brillion has had an insignificant impact on Calumet County's rate of growth.

Population Forecasts

Table 1
Population Trends and Forecasts

Decade	Brillion		County	
1960	1783	% change	22,268	% change
1970	2588	45.15%	27,604	23.96%
1980	2907	12.33%	30,867	11.83%
1990	2840	-2.3%	34,291	11.09%
2000	2937	3.42%	40,631	18.49%
2005	2986	1.67%	37114	-8.66%
2010	3035	1.64%	37795	1.83%
2015	3084	1.61%	38459	1.76%
2020	3153	2.24%	38874	1.08%

Sources: Wisconsin Dept. of Administration, 2000 US Census

Relatively little population growth is forecasted for the City of Brillion for the 2000-2020 period. Overall, the City's population is projected to increase by 216 persons, less than a 7.4% gain over the 20 year period. Historically, Wisconsin Department of Administration (DOA) projections have been low. (Population projections are typically based on past growth trends and current demographic characteristics.) The last projections completed by the DOA through 2015 (using 1990 Census information) were well below the actual 2000 population. Furthermore, many officials and residents within the county don't agree with the county population projections which indicate a population decline by 2005. Most feel the overall county population will continue to increase through 2020, but at a slower rate than in decades past. **Table 1** compares population trends and forecasts of the City and Calumet County. As the City considers making adjustments to increase growth, the officials should remember that ***slow population growth or declines are easier to serve and accommodate*** than rapid population growth or declines.

Population Characteristics

Table 2 Population Breakdown by Age Comparisons					
Age	**1990**		**2000**		**Change**
9 & under	447	15.7%	397	13.5%	-2.2%
10 to 14	218	7.7%	249	8.5%	+0.8%
15 to 19	233	8.2%	201	6.8%	-1.4%
20 to 24	178	6.3%	166	5.7%	-0.6%
25 to 34	443	15.6%	400	13.6%	-2.0%
35 to 44	410	14.4%	454	15.5%	+1.1%
45 to 54	286	10.1%	385	13.1%	+3.0%
55 to 59	99	3.5%	135	4.6%	+1.1%
60 to 64	129	4.5%	122	4.2%	-0.3%
65 to 74	219	7.7%	199	6.8%	-0.9%
75 +	178	6.3%	229	7.8%	+1.5%
Totals	2840		2937		
Sources: 1990 and 2000 US Census					

Age

Consistent with state and national trends, Brillion's population continues to become older. Between 1980 and 1990 the median age increased from 27.9 to 32.8. In 2000, it again increased to 36.1.

Between 1990 and 2000, demographic profiles were fairly unchanged from the decade prior. Currently, about half of the City population is under the age of 30. Thirty one percent of the population is 35 to 54 years of age – the age where most people are starting their families. **Table 2** further defines Brillion's age distribution

Gender

In 2000 there were 1436 males and 1501 females living in the City of Brillion.

Ethnicity

Nearly 100% of Brillion City residents reported their race as white in the 2000 US Census. The most common ancestry of residents is German. It has been acknowledged, albeit informally, that a small but increasing number of people of Hispanic descent are beginning to establish themselves in the community.

General Household Trends

National, state, and local trends indicate:

- An increase in the number of households
- A decrease in the average number of persons per household

The 2000 household statistics for the City include:

- Total households - 1155
- Majority of those households consisted of married couples (700)
- Second largest category was the one-person household (291)
- Average number per household was 2.53 persons

Table 3 City of Brillion PERSONS PER HOUSEHOLD 1990 – 2020		
Year	**Persons per Household**	**Number of Households**
1990	2.75	1031
1995	2.88	--
2000	2.53	1155
2005	2.52	--
2010	2.45	--
2015	2.39	--
2020	2.31	--
Sources: 1990 U.S. Census, 2000 U.S. Census & May 1999 ECWRPC Projection.		

Table 3 shows the average number per households will decrease slightly through the year 2020. Reasons for this phenomenon may include:

- decrease in birth rate,
- people waiting longer to get married,
- increased divorce rate, and
- increased average life span thereby resulting in more elderly people living either alone or with another family member.

One housing issue identified in ECWRPC regional plan focus groups is that much of the housing in the region is geared for the two parent/two child family, which is the slowest growing segment of the region's population. Households which do not fit this model may have trouble finding appropriate housing, especially in smaller communities.

Labor Force

TABLE 4
CALUMET CIVILIAN LABOR FORCE DATA

	1995	1996	1997	1998	1999	2000
Labor Force	24,500	24,800	25,100	25,098	24,682	25,330
Employed	23,400	24,100	24,300	24,407	24,124	24,688
Unemployed	1,100	700	800	691	558	642
Calumet County Unemployment Rate	4.5%	2.9%	3.3%	2.8%	2.3%	2.5%
State of Wisconsin Unemployment Rate	3.7%	3.5%	3.7%	3.4%	3.6%	4.4%

Source: WI DWD, Bureau of Workforce Information. Local Area Unemployment Statistics Program

The economic situation of a community should be examined to predict additional housing, service and infrastructure needs.

Table 4 tracks the employment rate in Calumet County between 1995 and 2000. Over this period, the labor force in Calumet County increased by 830.

Participation rates are often affected by economic, cultural and demographic conditions. Although the City's labor force participation rate is slightly behind the overall county participation rate, the County has historically had a higher rate compared to the State. Easy access to employment opportunities in nearby metropolitan areas such as the Fox Cities and Green Bay may attribute to this. **2000 Participation Rates are as follows:**

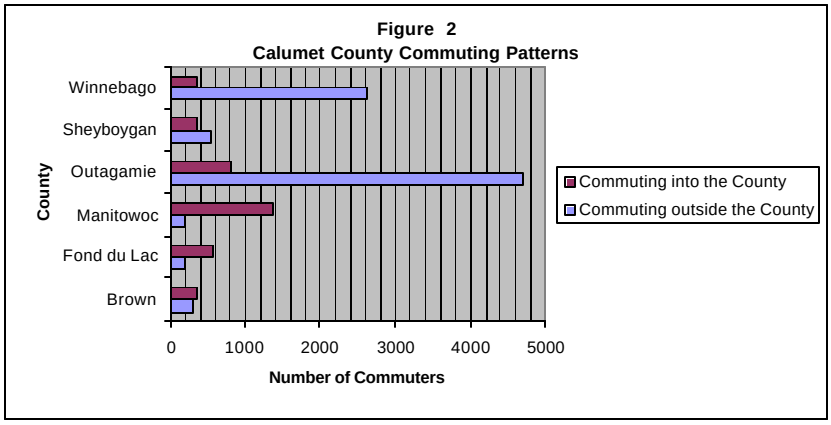
- Calumet County: 75.1%
- State of Wisconsin: 69.0%
- City of Brillion: 71.7%

Commuting Patterns

Table 5: Travel Time to Work 2000

Less than 5 minutes	254
5 to 9 minutes	446
10 to 14 minutes	158
15 to 19 minutes	63
20 to 24 minutes	68
25 to 29 minutes	102
30 to 34 minutes	207
35 to 39 minutes	59
40 to 44 minutes	83
45 to 59 minutes	68
60 to 89 minutes	26
90 or more	15
Worked at home	39
Did not work at home	1549
Total	1588

Source: US Census Bureau, 2000 Census, Summary File 3, Table P31



According to 2001 City of Brillion Citizen Survey, 34.1 percent of City residents who had jobs were employed outside of Calumet County. The average work commute for City residents calculated to 18.2 minutes.
About half of all employed Calumet County residents work outside of the county.
54.7% of the outbound commuters travel to Outagamie County.
30.6% of the outbound commuters travel to Winnebago County.

Figure 2 shows the number of Calumet County residents that commute beyond the county limits versus how few commute to the county. **Table 5** illustrates the time it takes community members to commute to work.

Major County Employers

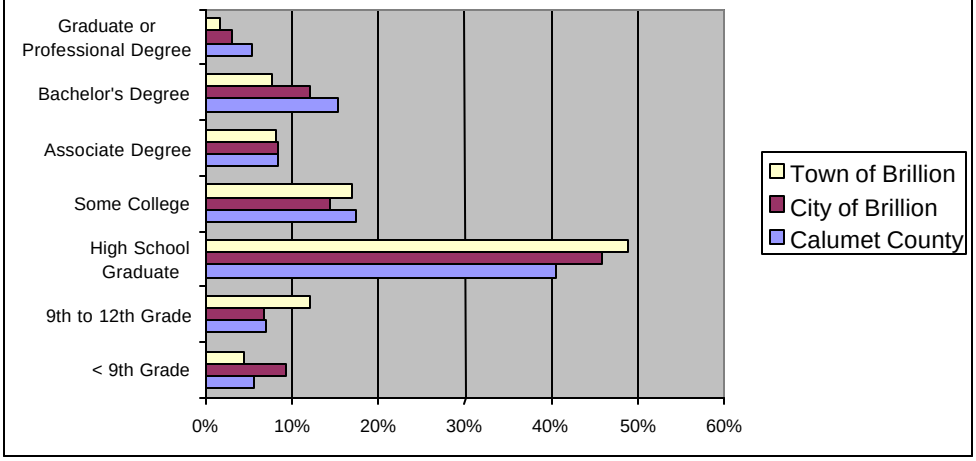
Calumet County, outside of farm employment, remains a manufacturing county:

- Four of the 10 largest industry groups are in manufacturing, and make up over 60% of the ten largest industries in the county.
- Eating and drinking establishments are also responsible for a large portion of the employment in Calumet County.
- The educational services industry, made up primarily of local school districts, private schools, and the state technical colleges, is the fifth largest industry in the county.
- Eight of the 10 largest private employers are in the manufacturing sector.
- Four of the top 10 employers are located in the City of Brillion.

Education Attainment

Generally, a high level of education attainment reflects a skilled population with higher earnings potential. The City has fewer residents with an advanced degree to that of Calumet County overall. However, the City is fairly consistent with the County's education attainment distribution. **See Figure 2**.

FIGURE 3: Education Attainment, 2000



Household Income

Overall, household incomes were fairly well distributed over the range of income categories. Median household income for City of Brillion residents was $46,633 in 1999, about 11.3 % lower than Calumet County statistics ($52,569). The largest proportions of City households (28.9%) had incomes in the $50,000 - $74,999 range, which is consistent with county statistics (30%).

Table 6
Household Income 1999

Income	Number of households	Brillion % households	County % households	
Less than $10,000	66	5.6%	564	3.8%
$10,000 -$14,999	60	5.1%	567	3.8%
$15,000 - $19,999	68	5.8%	555	3.7%
$20,000 - $24,999	66	5.6%	724	4.8%
$25,000 - $29,999	69	5.9%	901	6.0%
$30,000 - $34,999	77	6.6%	827	5.5%
$35,000 - $39,999	90	7.7%	926	6.2%
$40,000 - $44,999	58	4.9%	1051	7.0%
$45,000 - $49,999	102	8.7%	803	5.4%
$50,000 - $59,999	149	12.7%	1960	13.1%
$60,000 - $74,999	190	16.2%	2520	16.9%
$75,000 - $99,999	118	10.1%	2087	14.0%
$100,000 - $124,999	24	2.0%	720	4.8%
$125,000 - $149,999	16	1.4%	284	1.9%
$150,000 - $199,999	4	0.3%	213	1.4%
$200,000 or more	15	1.3%	250	1.7%
Total	1172		14952	

Source: US Census, 1999 Summary File 3, Table P52

CURRENT HOUSING POSITION

Existing Housing Supply

In 1990, there were 1,069 housing units in the City. According to the 2000 U.S. Census, there were 1,233 housing units in the City, translating into a 15.1 percent growth rate between 1990 and 2000. These figures are very significant and indicate that the housing market is strong.

Housing Stock Inventory

Brillion's housing stock consists primarily of single family residential units. In 1990, 71.8 percent of all housing units were single family structures. In 2002 this decreased slightly (68.5%) due to recent multifamily developments.

Please see **Figure 4** for the detailed breakdown of housing structures in the City.

The housing supply in the City:

- Consists primarily of single family homes (68.5%)
- Includes a significant share of duplexes or 2-family units (8.3%)
- Includes 68 Mobile Homes
- Includes 3-20+ Unit Apartments (11.7%)
- Is served by public water and sewer service
- Is heated by utility natural gas (81.8%), electric heat (9.8%) or wood heat (1.1%)

Figure 4: Housing Units by Structural Type 2000

Source: US Census Bureau, 2000 Census

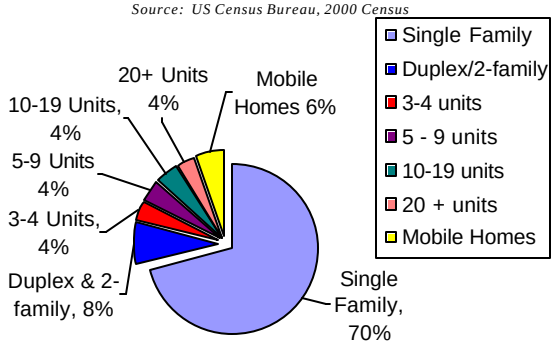


Table 7
City of Brillion
Housing Units by Structural Type
2000

Type	Number	Percentage
Single Family	873	70%
Duplex/2-family	102	8%
3-4 units	46	4%
5-9 units	49	4%
10-19 units	49	4%
20+ units	46	4%
Mobile Homes	68	6%
Total Housing units: 1233		
Source: 2000 US Census Data		

Currently, 25 percent of the City's housing is rentals, including apartments and senior housing. According to its comprehensive plan, the City should strive to maintain this balance of rental housing options over the next 20 years. It further states if areas for alternative and rental housing are not part of the future plan, long-time residents and people with special needs may be forced to move away from the City and Town to neighboring communities that offer more housing options.

Age and Quality of Existing Housing Stock

The City experienced a great deal of new housing construction in the late 1990s, yet the median age of housing structures in Brillion remains unchanged at 40-49 years. The greatest number was built in 1939 or earlier, with 316 structures totaling 25.6 percent of the housing stock. However, the increase in residential development in the 1990s shadows the 1980s (8.5 percent) construction with a 15 percent total.

Table 8
Age of Housing Stock

Year Structure Built	# of Units	% of Total Housing Stock
1990 to 2000	185	15.0%
1980 to 1989	105	8.5%
1970 to 1979	205	16.6%
1960 to 1969	194	15.7%
1940 to 1959	228	18.5%
1939 or earlier	316	25.6%
Total	1,233	100.0%

Source: 2003 Brillion Community Comprehensive Plan

Occupancy, Tenure and Vacancy

Occupancy and Tenure

Most of Brillion's owner-occupied housing units are occupied by long term residents. In fact, 62% of the City's 1162 housing occupants reported living at the same residence for over 10 years.

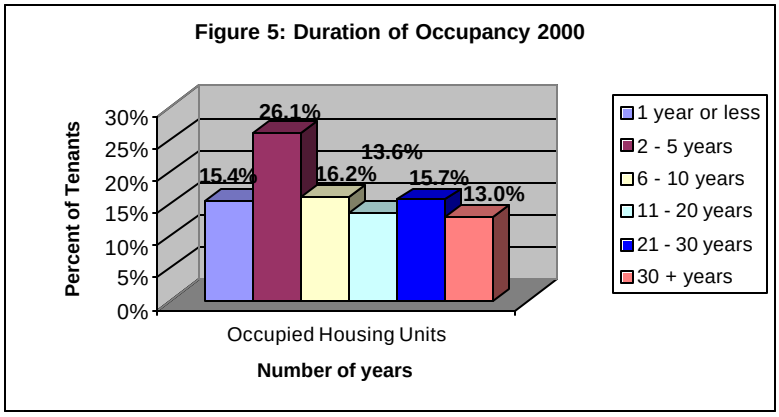


Figure 5 shows that of the occupied units, there is a low turnover rate among residents and their ownership patterns. 28.7 percent have occupied their place of residence for over 20 years.

Vacancy

According to the United States Department of Housing and Urban Development (HUD), the overall available vacancy rate of 6.5 percent is required to allow for an adequate housing choice among consumers. This standard is a good indication of housing supply adequacy which in turn helps dictate housing costs.

Table 9
Vacancy Rate 2000

Housing Type	City Vacancy Rate	County Vacancy Rate	HUD Standards
Homeowner	1.3%	1.3%	1.5%
Rental	14.0% *	8%	5%

Source: 2000 US Census, HUD

The disparity between the City vacancy rate for rentals and HUD standards as shown on **Table 9** may indicate that the supply of rentals outpaces the demand. Overall, the housing supply is sufficient to meet the local demand and provide adequate housing choices. These statistics do not necessarily paint an accurate picture. The high vacancy rate prevalent in the Harvest View Apartments may inflate this number tremendously. (See page 21 for further explanation) Thus, the supply of one housing choice may outpace the demand, while the demand for a larger array of housing choices may be outpacing the current supply.

Housing Stock Value

In 1990 the median value of Brillion's owner-occupied housing units was $54,200. In 2000 the median jumped considerably to $86,900 – a 60.33% increase from a decade ago. The 2000 median home value in the City, however, is 20.5% below the county average. (See **Table 10**)

Table 10
MEDIAN HOME VALUES

Municipality	1990	2000	% Change
City of Brillion	$ 53,400	$86,900	38.55%
Calumet County Average	$ 56,274	$109,300	48.51%

Source: 1990 and 2000 US Census

Homes in the $50,000 - $99,000 price range comprised the largest share of Brillion's housing stock at 66.2%.

The average selling price of single family homes has increased significantly at 44.4 percent between 1995 and 2000. On an average, three homes are sold in the City each year, the majority, single family. Between 1997 and 2001, 14 homes were listed through the multiple listing service (MLS).

Recent Residential Development Trends

New neighborhood homes which have been developing on the City's south side surrounding the golf course are characterized by cul-de-sacs and homes with attached garages facing the street. These developments resemble conservation subdivisions which are highly recommended in the City's 20 year Smart Growth plan. Lots defined in the newer subdivisions are generous in size. Most back yards provide scenic looks over ravines or the golf course, and the potential of development abutting those yards is very minimal.

Multiple family housing options include apartments, two-family homes and senior housing. In recent years, new multiple family units have been constructed in the City, and appear to be high-quality, attracting young professionals beginning their careers, and empty-nesters. There have been no additional **assisted living housing** developments since the construction of Garrow Villa.

HOUSING AFFORDABILITY

City of Brillion Homeownership Costs

According to the US Department of Housing and Urban Development (HUD), housing is considered affordable when it costs no more than 30% of total household income. Those costs include:

- Mortgage payment
- Taxes
- Utilities
- Insurance

Table 11
Selected Monthly Owner Costs as a Percentage of Household Income
1999

Percent of Household Income	Number of Households	Percent of Households
Less than 15.0 percent	315	41.0
15.0 to 19.9 percent	166	21.6
20.0 to 24.9 percent	126	16.4
25 to 29.9 percent	83	10.8
30.0 to 34.9 percent	33	4.3
35.0 percent or more	46	6.0

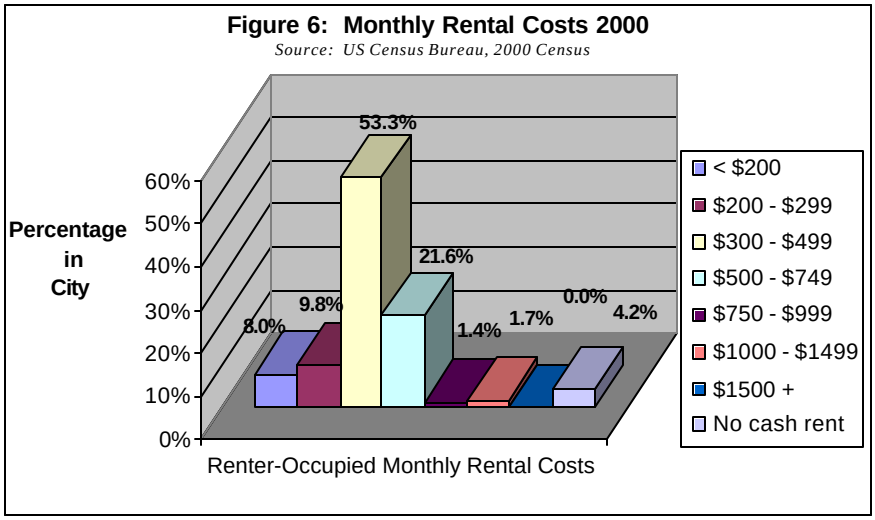
Source: US Census Bureau, Census 2000, Table DP-3

According to **Table 11**, only 10.3 percent of homeowners in the City of Brillion pay more in monthly owner costs than what HUD specifies as affordability. Therefore, housing in the City of Brillion is considered affordable. The housing affordability analysis is further addressed on the following page.

It's also important to note that representatives at ECWRPC have reservations in using HUD's 30% figure, stating that the ratio seems quite high and may give residents a skewed perception of what they truly can afford. FISC representatives also use caution but find that the figure is adequate as long as all the aforementioned costs are included in the analysis.

FISC also cautions that households that commit 35%-40% of their income to housing may find themselves in an undesirable financial predicament. If not careful, those households could face foreclosures due to the strain on the homeowner's finances.

Contract Rents



The median monthly rent for housing units was $413 in 2000, an increase of 41.44 percent from 1990 which showed a median monthly rent of $292. This is slightly lower than Calumet County's $491/month. The largest grouping of rental housing charged rents is the $300 - $499 per month. (Figures do not include utilities).

Housing Affordability Analysis

Table 12: Homeownership Costs and Monthly Income Requirements

Purchase Price	Monthly Cost	Approximate Required Annual Income	Approximate # of Households
30,000	$509	$20,345	66
$40,000	$603	$24,114	
$50,000	$697	$27,882	69
$60,000	$791	$31,650	77
$70,000	$885	$35,419	90
$80,000	$980	$39,187	58
$90,000	$1,074	$42,956	
$100,000	$1,168	$46,724	102
$110,000	$1,262	$50,492	149
$120,000	$1,357	$54,261	
$130,000	$1,451	$58,029	
$140,000	$1,545	$61,797	190
$150,000	$1,639	$65,566	
$160,000	$1,733	$69,334	
$170,000	$1,828	$73,103	
$180,000	$1,922	$76,871	118
$190,000	$2,016	$80,639	
$200,000	$2,110	$84,408	

Sources: Best Advantage Credit Union - Brillion, Wisconsin Public Service, Brillion Utility Commission, US Census Bureau 2000 Census Table P52

Homeownership Analysis

Table 12 outlines the annual income needed to support monthly ownerships costs of housing at a specified purchase price. The monthly costs are based on the following assumptions:

- 30 year fixed rate mortgage
- 8% interest rate
- Taxes based on a $25/$1000 mill rate
- Homeowner's Insurance assumption: $250.00/year

Table 12 also gives an indication of the number of households which could afford to purchase a home at the specified price. These numbers are derived from comparing the number of households at certain income levels to the required annual household income to support ownership costs (**Table 6**). Of course, those households which can afford a $60,000 home could likewise afford a $50,000, $40,000 or $30,000 home. (See **Page 21** for Table 12 methodology.)

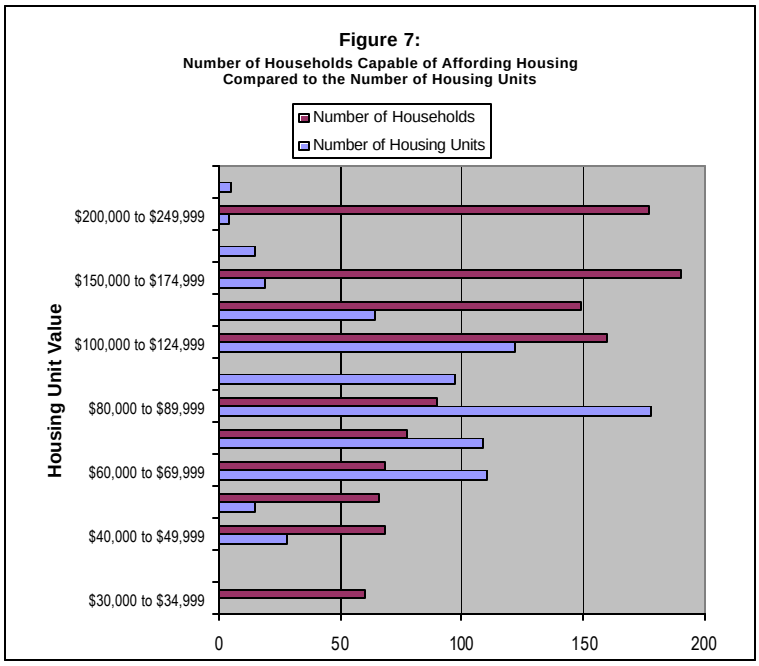


Figure 7 compares the number of households which occupy housing in a specified value range to the number of households that could afford to purchase housing within a given price range. Again, keep in mind that those households that can afford a $60,000 home can thusly afford homes of lesser value.

Overall, Brillion's households have the capacity to afford higher priced housing than they are presently occupying. One interpretation of this data could be that the upper income households are competing for the same housing stock as their middle income counterparts. Arguably, the shortage of housing at the upper end of the housing value range is causing a corresponding shortage in the availability of middle value housing stock.

Table 13: Monthly Rent Costs and Income Requirements

Monthly Rent	Gross Monthly Income	Gross Yearly Income	Approximate # of Households
200	$667	$8,000	66
300	$1,000	$12,000	60
400	$1,333	$16,000	68
450	$1,500	$18,000	
500	$1,667	$20,000	66
550	$1,833	$22,000	
600	$2,000	$24,000	
650	$2,167	$26,000	69
700	$2,333	$28,000	
750	$2,500	$30,000	77
800	$2,667	$32,000	
850	$2,833	$34,000	
900	$3,000	$36,000	90
1000	$3,333	$40,000	58
1200	$4,000	$48,000	102
1500	$5,000	$60,000	190
1725	$5,750	$69,000	
2000	$6,667	$80,000	118
2500	$8,333	$100,000	24

Source: Census 2000 Data Profile DP-4 and P52, HUD

Renter-occupied Affordability Analysis

Table 13 illustrates the income requirements for various rental costs. When analyzing rental costs and affordability, monthly rental costs include:

- Utilities
- Rent
- Property taxes (landlords usually include this in the overall monthly rental rate)
- Renters Insurance

As with the homeownership analysis, it is assumed that those who can afford a monthly rental rate of $500 (for example) could also afford monthly rental rates of lesser value. **Table 13** also identifies the number of households within the City that could afford housing at various monthly rates. *Please note – utilities were not included in the monthly rental costs.*

Suggested Future Residential Development Areas

Land capabilities and physical features pose development limitations for extensive areas in and around the City of Brillion. Wetlands, floodplains and unsuitable soils render many sites undesirable, if not, wholly unsuitable for residential development. In addition to those physical constraints on residential development, incompatible land uses (quarries, landfills, and heavy industry) further constrain development choices. Nevertheless, several tracts within or immediately adjacent to the City offer good potential as prospective residential development sites.

Suggested future residential development areas are shown on **pages 19 and 20**. These areas were selected on the basis of site suitability and compatibility with adjacent land uses, and were determined by the City Comprehensive Planning Committee in 2003.

Based on the 20-year population projections *(Provided in the Issues and Opportunities Element of the City's Comprehensive Plan)*:

- 1,364 housing units (including apartments, duplexes, and single family dwellings) will be needed in the City.
- This represents an increase of 134 housing units over the next 20 years, or
- Roughly 7 new housing units annually.

Specific areas recommended for housing developments include:

1) Conservation based single family subdivisions:
   - South of the high school, and north of Center Road.
   - South of the Deer Run Golf Course.

2) Conservation based duplex subdivision south of the high school

3) One and two-family homes
   - West of the City, south of HWY 10.
   - South-east of the City.
   - Along CTY PP, north of the City.

Please see **Pages 19 and 20** for the City's future land use plans.

Housing Options

Mobile Homes
Additional mobile home developments are not encouraged, however the City's existing mobile home park is in far better condition than in a typical park development. However, because the existing mobile home park has historically been well-maintained, proposals for park expansions should be given serious and thoughtful consideration before approving or denying such requests. Regardless, maintenance efforts and enhancements made by mobile home residents should continue to be supported.

Mobile Home District in the City, on Glenview Avenue

Historic Homes
The City of Brillion hosts a number of large traditional colonials and bungalows situated around Main Street and the public middle school. Efforts to convert these stately and historic homes into smaller apartment units should be strictly regulated and if possible, discouraged.

Senior Housing
Although assisted living accommodations seem adequate for the area, nursing home development should be encouraged in the City of Brillion. As indicated earlier, the closest nursing homes are approximately 20 miles away from the City. As the City's population ages, those who have spent the majority of their life in the community would be forced to leave the surroundings that seem familiar and comfortable, posing a great inconvenience on both them as well as their families. Also, because the City provides 24 hour ambulance service and other such public safety services, any emergency would be attended to at a very reasonable time frame.

Housing for People with Disabilities
According to Calumet County Health there is no immediate need for additional housing for people with disabilities. Those with special needs usually reside in communities located within their own county. Calumet County facilities face occasional vacancies. Officials perceive the supply as for the current demand. This study finds that no additional housing is necessary.

Affordable Housing – Single Family and Duplex
Although demographic and economic profiles indicate that residents have little trouble finding affordable housing accommodations, the City should encourage "starter home" developments to attract young couples and families to take residence in Brillion. This is especially important since the City is fortunate to have four of the County's top 10 employers located within its boundaries. Also, as efforts to attract new business to the area progress, attracting a strong labor force will be increasingly important.

As an incentive, the State's Smart Growth dividend program, if funded, will provide dividends for lots developed or sold in communities, that are ¼ or smaller or that sell for less than 80% of the Minor Civil Division's median housing value. As stated on page 7, providing this density bonus to developers would give them the incentive to develop more moderate priced housing.

Affordable Housing – Multi-family
To date, there is no need for additional multi-family unit development. According to HUD standards illustrated in **Table 9**, the City already has an abundant supply of rental housing. It is believed the City's vacancy rate is inflated due to the number of vacancies in the multi-family development on National Avenue, which is considered to be low-income housing.

> Note on Affordable Housing: Given the data presented in Figure 7 and the 2000 Census data, which indicates that 117 households in the City of Brillion are paying 30% or more of their income for housing, some need exists in the City for affordable housing, both owner and renter occupied. Brillion is fortunate indeed that only 10% of the owner-occupied households and 13% of the renter households are paying too much for their housing. However, it is realized that those households are at risk of losing their housing. At best, they may not be able to adequately afford to properly maintain their housing, which will cause a deterioration of Brillion's housing stock. It is better for these residents and the City for them to have housing that they can afford, so they have the financial wherewithal to perform the necessary maintenance to maintain the integrity of the City's housing stock.

Condominiums and Townhouses

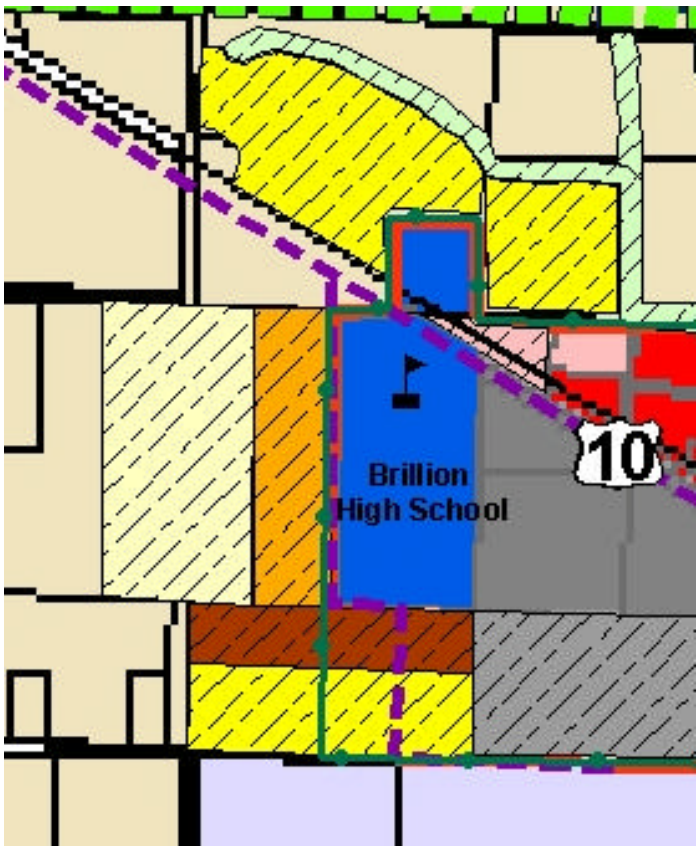
It is recommended that conservative development efforts for condominium and townhouse construction should occur. Survey results show that 54% of City residents encourage or strongly encourage condominium and townhouse development within the City. The demographic profile and tenure statistics show the majority of City households are considered "lifers." As empty-nesters make lifestyle changes, the need for housing accommodations requiring little or no maintenance, increases. Currently there are very limited options for this demographic segment, forcing them to either settle for less desirable accommodations, or move out of the community.

This downtown property hosts a screen printing shop on the lower level and apartment on the upper.

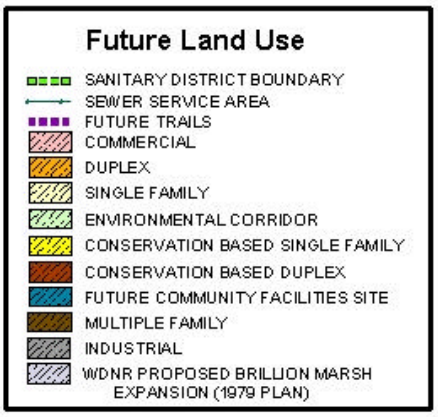
Downtown Residential Opportunities

Residential opportunities for downtown properties should be supported and encouraged. Although it is not recommended that ground-level apartments exist in a commercial district, second-story apartments should be developed to accommodate the needs of Gen X and Y. Vacant second and third-story space that is converted into housing can be a good source of income for property owners, and appeals to the young who are just starting out. Not only does it appeal to the more "trendy" populous, but downtown living is very convenient for those who like to be in close proximity to shopping, commerce, and entertainment.

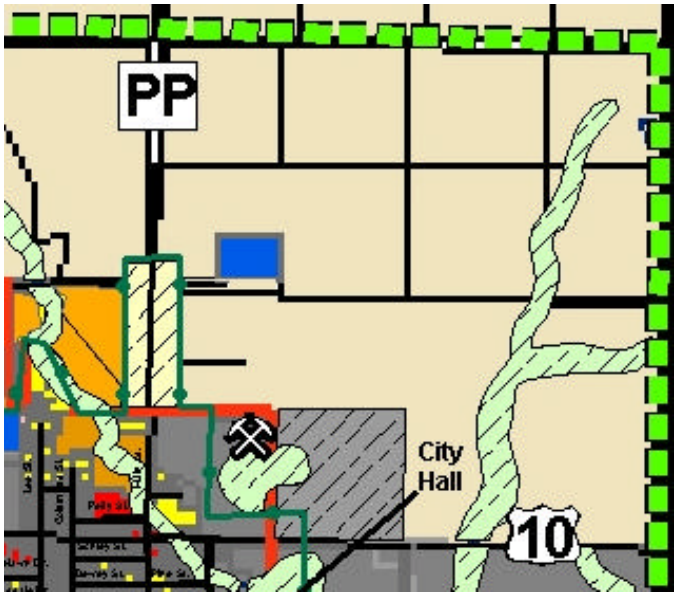
Planned Future Housing Development Locales

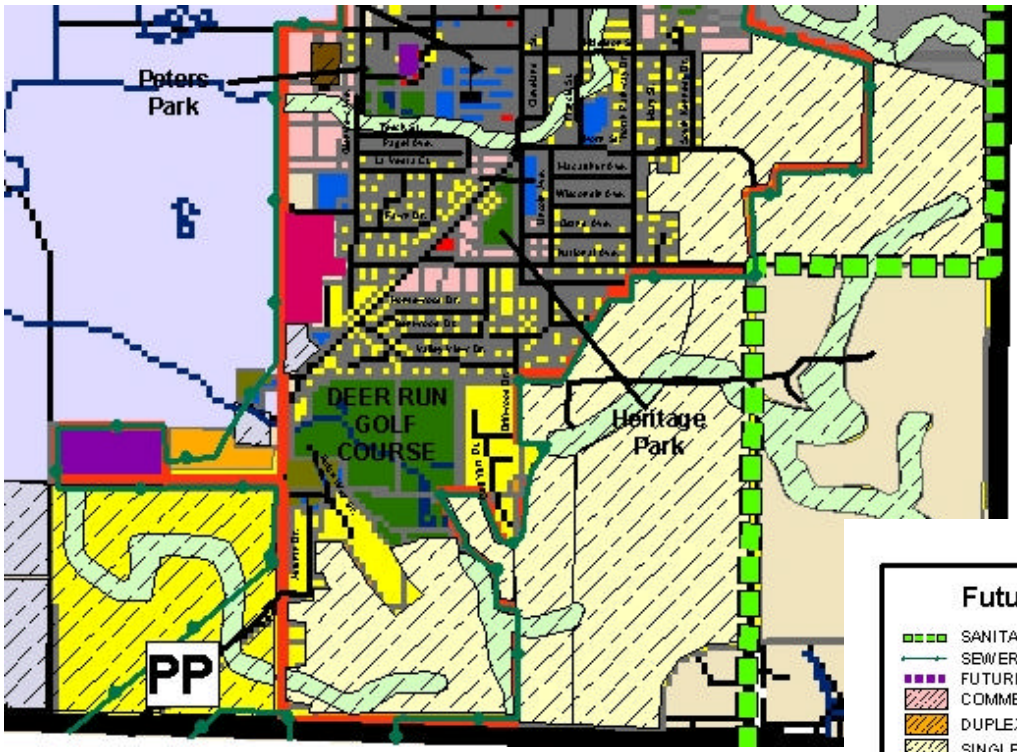


According to the City of Brillion Comprehensive Plan, additional housing development should be directed toward the newly constructed Brillion Public High School on the western portion of the community. On the far southern portion of this map cross-section, the Brillion Community has determined that conservation subdivision developments should occur on the property bordering the Brillion Marsh Area.



The only future housing development identified on the northern portion of the City is located on a small strip along County Highway PP, where housing already exists.





The Comprehensive Plan Committee also anticipates further housing development in the southern portion of the City. In this future land use map extract, single family and conservation based single family dwelling developments are anticipated and are a good fit for its immediate surroundings.

Future Land Use

- SANITARY DISTRICT BOUNDARY
- SEWER SERVICE AREA
- FUTURE TRAILS
- COMMERCIAL
- DUPLEX
- SINGLE FAMILY
- ENVIRONMENTAL CORRIDOR
- CONSERVATION BASED SINGLE FAMILY
- CONSERVATION BASED DUPLEX
- FUTURE COMMUNITY FACILITIES SITE
- MULTIPLE FAMILY
- INDUSTRIAL
- WDNR PROPOSED BRILLION MARSH EXPANSION (1979 PLAN)

Vacancy Rate – Harvest View Apartments
Initially, the Harvest View Apartments project was to be developed in two stages. Units constructed in phase one filled quickly, showing a promising future for the phase two development. The second phase was completed earlier than originally planned, and it is speculated that supply then outpaced the demand. Tenants must meet income limits, stipulated by the County, in order to reside at the complex.

Methodology: Table 12
Note: All individuals interested in purchasing a home should identify their own lifestyle habits and call the necessary agencies to learn specifics of the property in question to determine their personal required annual income.

Approximate Required Annual Income determined by homeowner costs are based on the following assumptions:

30 year fixed rate mortgage
8% annual interest rate *(higher than market rate at date of report completion, but realistic for consumers in a "normal" economic environment)*
25% mill rate for property taxes, and based on purchase price of the home
$250.00/year homeowners insurance
$205/month utility costs

Utility costs were based on an average home within the corporate limits of the City of Billion:

1625 square foot home
3 bedroom, 1 ½ bath
34 years old
(Median date of construction for Brillion housing stock – 1964)
(Median number of bedrooms for Brillion housing stock – 3 bedrooms)

Although utility costs will vary depending on consumption, number of people in a household, and size and efficiency of the home, for the purposes of this study, a fixed figure was used to estimate a monthly utility cost.